

**Information to identify the case:**

Debtor 1 Stanley Y Goya  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Gemma T Goya  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 18-12752-VFP

Social Security number or ITIN xxx-xx-4409

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-6579

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stanley Y Goya

Gemma T Goya

5/18/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Stanley Y Goya  
Gemma T Goya  
Debtors

Case No. 18-12752-VFP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 45

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db/jdb	Stanley Y Goya, Gemma T Goya, 173-175 West 30th Street, Apt 1, Bayonne, NJ 07002
517329386	+Bayonne Medical Center, PO Box 1438, Newark, NJ 07101-1438
517329389	+City of Bayonne, 630 Avenue C, Bayonne, NJ 07002-3898
517329390	+City of Bayonne, Tax Collectors Office, 630 Avenue C, Bayonne, NJ 07002-3878
517329392	+Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
517329394	+EZ Pass, PO Box 4971, Trenton, NJ 08650-4971
517329395	+Falonni & Associates LLC, 165 Passaic Avenue Suite 201B, Fairfield, NJ 07004-3592
517329396	+Fein Such Kahn & Shepard, Attorneys At Law, 7 Century Drive, #201, Parsippany, NJ 07054-4609
517329398	+Garden State Healthcare Assoc, PO Box 20503, Newark, NJ 07101-5503
517329402	+HSBC, c/o Specialezd Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
517329400	+Hackensack NJ Medical Group, 92 Summit Avenue, Hackensack, NJ 07601-1263
517329401	+Hackensack Radiology Grp, PO Box 6750, Portsmouth, NH 03802-6750
517329403	+Louis Soto Rios, Court Officer, PO Box 8203, North Bergen, NJ 07047-8203
517329408	+New Jersey Imaging Network, 27695 Network Place, Chicago, IL 60673-1276
517329415	+Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517329416	+Schachter Portnoy LLC, 3490 U.S. Highway 1, Princeton, NJ 08540-5920
517329417	+Shapiro & DeNardo LLC, Attorneys At Law, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
517329418	+Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
517329419	+United Healthcare Insurance, Oxford, 4 Research Drive, Shelton, CT 06484-6242
517329420	+Universal Radiology Trinita, Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517329421	+University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075
517329422	+Vanz LLC, 577 Hamburg Tpke, Wayne, NJ 07470-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 19 2018 00:03:51 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 19 2018 00:03:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM May 19 2018 03:28:00 Synchrony Bank, c/o PRA Recievable Management, LL, POB 41021, Norfolk, VA 23541-1021
517329385	+EDI: AIS.COM May 19 2018 03:28:00 American InfoSource LP, as Agent for Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
517329397	EDI: BANKAMER.COM May 19 2018 03:28:00 FIA Card Services, PO Box 982236, El Paso, TX 79998
517329387	E-mail/Text: bankruptcy@cavps.com May 19 2018 00:04:07 Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
517329388	+E-mail/Text: ering@cbhv.com May 19 2018 00:03:44 CBHV, PO Box 831, Newburgh, NY 12551-0831
517329391	+E-mail/Text: ering@cbhv.com May 19 2018 00:03:44 Collection Bureau Hudson Valley, Inc., PO Box 831, Newburgh, NY 12551-0831
517329393	+E-mail/Text: bankruptcy.bnc@ditech.com May 19 2018 00:03:34 Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
517329399	+EDI: RMSC.COM May 19 2018 03:28:00 GE Money Bank, PO Box 96001, Orlando, FL 32896-0001
517329404	+EDI: RESURGENT.COM May 19 2018 03:28:00 LVNV Funding, PO Box 10587, Greenville, SC 29603-0587
517329405	+EDI: RESURGENT.COM May 19 2018 03:28:00 LVNV Funding, c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
517329406	+EDI: MID8.COM May 19 2018 03:28:00 Midland Funding, 8875 Aero Drive Suite 200, San Diego, CA 92123-2255
517329407	+EDI: MID8.COM May 19 2018 03:28:00 Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
517329409	+E-mail/Text: bcwrtoff@cablevision.com May 19 2018 00:04:45 Optimum Cable, 685 Broadway, Bayonne, NJ 07002-4724
517329411	EDI: PRA.COM May 19 2018 03:28:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
517329410	+EDI: PRA.COM May 19 2018 03:28:00 Portfolio Recover Associates LLC, 140 Corporate Blvd, Norfolk, VA 23502-4952
517329413	+E-mail/Text: bkdepartment@rtresolutions.com May 19 2018 00:04:02 Real Time Resolutions, 1349 Empire Central Drive Suite 150, Dallas, TX 75247-4029
517329414	+E-mail/Text: bkdepartment@rtresolutions.com May 19 2018 00:04:02 Real Time Resolutions, PO Box 36655, Dallas, TX 75235-1655
517329412	+E-mail/Text: bkdepartment@rtresolutions.com May 19 2018 00:04:02 Real Time Resolutions, PO Box 731940, needed, Dallas, TX 75373-1940
517330546	+EDI: RMSC.COM May 19 2018 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517329423	+EDI: BLUESTEM May 19 2018 03:28:00 Web Bank, 215 South State Street, Suite 800, Salt Lake City, UT 84111-2339
517329424	+EDI: WFFC.COM May 19 2018 03:28:00 Wells Fargo Bank, PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 23

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
John Sywilok on behalf of Trustee John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association as Trustee et al... kmcdonald@blankrome.com, bkgroup@kmllawgroup.com  
Nicholas Fitzgerald on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Sarah J. Crouch on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9